

Louisiana Property and Casualty
Insurance Commission
Louisiana Department of Insurance
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Louisiana Property and Casualty
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Holiday Safety on the Highways

During this wonderful time of year, a little caution can go a long way to ensure that your holiday season is safe and merry.

Remember to wear your seat belt at all times over the upcoming holidays. With so many different destinations involved with Christmas shopping, some people tend to forget to buckle up between short trips. This could eventually be a costly mistake.

Since the passage of a primary seat belt law for Louisiana in 1995, the percentage of seat belt wearers has risen from 58 percent to 74 percent. However, that 74 percent is still the lowest among 21 states with similar laws.

Please remember: Buckle up- every time, every trip!

Another factor involved in holiday safety is obeying the speed limits. Travel volume is at its highest during the holidays and everyone seems to be in a hurry. This applies to your neighborhood streets as well as the interstates. When vehicle speeds increase, death rates also increase.

When the national maximum speed limit was 55 mph, fatality rates dropped significantly. As states adopted higher speed limits of 70 and 75 mph, the death rate increased 35 percent and 38 percent respectively. No one wants to return to 55 mph on the interstates, but with the speed limits of 70 mph on Louisiana’s interstates, motorists tend to exceed this limit by 5 to 10 mph. It is unfortunate that vehicles traveling at 80 mph are commonplace on the interstates.

Please remember: Obey the speed limits- Arrive Alive!

Everyone looks forward to all the Christmas and New Year’s Eve parties. Alcohol is served at many of these gatherings. No one, however, looks forward to the tragic reports in the newspaper or on television of alcohol-related traffic fatalities. Every 30 minutes an alcohol-related traffic crash fatality occurs in the United States. Don’t let this be you. Be a responsible driver.

Please remember: You drink and drive- You lose!

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

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- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.



Holiday Greetings from the Property and Casualty Division



Wishing you and your family a joyous and safe holiday season.

**Paula Pellerin-Davis
Deputy Commissioner**

**May the joys of this Christmas Season follow you all through the New Year of 2004.
Happy Holidays!**

**Barita K. Morgan
Assistant Deputy Commissioner**

Happy Holidays to Y'All !!! Hope your days (all year 'round) are filled with joy.

**Rich Piazza, ACAS MAAA
Chief Actuary**

Wishing you peace and joy through the holiday season!

**Malissa Drake
Director, Insurance Rating Division**

“Tis the season to be jolly” Hoping you have a joyous holiday season.

**Linda T. Gonzales
Assistant Director, Insurance Rating Division**

Seasons Greetings!

Kathlee Hennigan

Director, Forms & Compliance Division

Happy Holidays!

Clarissa Preston

Assistant Director, Forms & Compliance

May you all have a safe and happy Holiday Season!

**Neysa P. Hurst
Assistant Director, Consumer Affairs**

I wish all of you a holiday season filled with love, laughter and togetherness.

**Molly Quirk
Director, LA Property & Casualty Insurance Commission**

Twelve *Safe* Ways of Christmas

Each year emergency rooms across the country treat approximately 8,700 people for injuries. Many falls, cuts and shocks are caused by holiday decorating. Christmas trees alone account for about 400 fires annually, resulting in 20 deaths, 70 injuries and an average of more than \$15 million in property loss and damage. Overloaded electric outlets and faulty wires are the most common causes of holiday fires in homes. Candles are a beautiful tradition during the holiday, but keep matches, lighters and candles away from children. Never leave burning candles unattended. There are approximately 10,000 candle-related fires that occur each year. By observing and eliminating potential hazards in your home, you can prevent tragic accidents during this holiday season.

Here are twelve safety tips to follow to make your holiday a safe and merry one!

Home Safety

1. Examine light strands each year and discard worn ones.
2. Avoid overloading wall outlets and extension cords.
3. Use only outside lights on the outside of your home.
4. Never use indoor extension cords outside.
5. Place candles in sturdy containers.
6. Dispose of fireplace ashes into a metal container outside the home and garage.

Tree Safety

7. Keep the tree away from floor heaters and fireplaces.
8. The water level in the tree stand should be checked everyday.
9. Use only UL Approved lights.
10. No more than three strands of lights should be linked together.
11. Turn off tree lights before leaving home or going to sleep.
12. Never discard the tree by burning it in the fireplace.¹

***Have a Safe and Merry Christmas,
Everyone!***

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